



PATENT CASE NAME/NO. COS 01-001 (977-001)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Schultz et al.

Serial No: 09/887,804

Filing Date: 6/22/01

Title: A SYSTEM AND METHOD
FOR MULTI-MODAL
AUTHENTICATION USING
SPEAKER VERIFICATION

Group Art Unit: 3621

Examiner: Elisca, Pierre

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RESPONSE
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Assistant Commissioner for Patents
Washington, DC 20231

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail addressed to Box Non Fee Amendment, Assistant Commissioner for Patents, Washington DC 20231, on January 13, 2003.
Christine M. Holmes

RESPONSE TO THE EXAMINER'S OFFICE ACTION

In response to the Office Action dated 10/11/02, designated as Paper No. 2 in the above-captioned application, please enter the following Remarks as follows:

Remarks

In view of the following remarks, favorable reconsideration of the outstanding office action is respectfully requested. Claims 1-68 remain in this application.

1. § 102 Rejections

The Examiner has rejected claims 1-68 under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,397,198 to Hoffman et al. (hereinafter Hoffman). The applicants respectfully traverse the Examiner's rejection because the reference does not teach every element of the claimed invention.

Claim 1 is directed to a computerized method for authenticating an electronic transaction between a user and a computer. The computer is configured to conduct electronic transactions. The method includes receiving a computer-generated transaction identifier from the computer via an electronic data link. A user-spoken transaction identifier and a user-spoken verification identifier transmitted by the user is received via a voice connection. The